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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/603,306	06/23/2000	Brian Wolfe	5053-36200	1775

7590 01/17/2003  
Eric B Meyertons  
Conley Rose & Tayon PC  
PO Box 398  
Austin, TX 78767-0398

EXAMINER

PASS, NATALIE

ART UNIT	PAPER NUMBER
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3626

DATE MAILED: 01/17/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/603,306

Applicant(s)

WOLFE, BRIAN

Examiner

Natalie A. Pass

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 23 June 2000.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-56 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-56 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 4.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

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**DETAILED ACTION**

***Notice to Applicant***

1. This communication is in response to the application filed 23 June 2000. Claims 1-56 are pending.

***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-4, 9, 16-20, 25, 30-34, 39, 46-49, 56 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huffman, U.S. Patent Number 5, 870, 711 in view of Kuwamoto et al, U.S. Patent Number 5, 483, 632.

(A) As per claim 1, Huffman teaches a method comprising:  
an insurance claims processing program generating a request to display a message wherein the message text is configured to assist a user in processing an insurance claim using the insurance claims processing program (Huffman; Figures 6, 7, 11, column 2, lines 44-65, column 3, lines 39-41, column 6, lines 26-31, column 7, lines 15-24, 38-44, column 10, lines 41-49, column 11, lines 46-49, column 12, lines 50-53).

Huffamn fails to explicitly disclose:

wherein the request comprises a requested message code or identifier;

searching a database for a matching entry which matches the requested message code,

wherein the database stores a plurality of entries including the matching entry, wherein each entry in the database comprises a message code and a corresponding message text;

retrieving the matching entry from the database in response to said searching the database for the matching entry which matches the requested message code, wherein the matching entry comprises a matching message text; and

displaying the matching message text corresponding to the requested message code.

Kuwamoto teaches

wherein the request comprises a requested message code or identifier (Kuwamoto; Figure 5, Item 503, column 2, lines 32-34, 45-48);

searching a database for a matching entry which matches the requested message code, wherein the database stores a plurality of entries including the matching entry, wherein each entry in the database comprises a message code and a corresponding message text (Kuwamoto; Figure 5, Figure 7, column 2, lines 49-59, column 5, lines 49-59, column 6, lines 5-8);

retrieving the matching entry from the database in response to said searching the database for the matching entry which matches the requested message code, wherein the matching entry comprises a matching message text (Kuwamoto; Abstract, column 2, line 60 to column 3, line 24, column 6, line 56 to column 7, line 16); and

displaying the matching message text corresponding to the requested message code (Kuwamoto; column 2, line 60 to column 3, line 24, column 6, line 56 to column 7, line 16).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Huffman to include wherein the request comprises a requested message code or identifier; searching a database for a matching entry which matches the requested message code, wherein the database stores a plurality of entries including the matching entry, wherein each entry in the database comprises a message code and a corresponding message text; retrieving the matching entry from the database in response to said searching the database for the matching entry which matches the requested message code, wherein the matching entry comprises a matching message text; and displaying the matching message text corresponding to the requested message code, as taught by Kuwamoto, with the motivation of providing a method and a system of help-information control whereby the help facility is implemented so that the processing overhead on application programs is minimized, with the contents of help messages for display being readily modified in accordance with any changes in or additions to application program functions (Kuwamoto; column 2, lines 9-16).

(B) Claim 17 differs from claim 1 in that it is a system rather than a method.

As per claim 17, Huffman and Kuwamoto teach a system comprising:

a CPU (Huffman; Figure 2, column 4, lines 28-64);

a memory coupled to the CPU, wherein the memory stores an insurance claims processing program which is executable by the CPU (Huffman; Figure 2, column 4, lines 28-64);

a display device coupled to the CPU (Huffman; Figure 2, column 4, lines 28-64);

a database coupled to the CPU, wherein the database stores a plurality of entries, wherein each entry in the database comprises a message code and a corresponding message text

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(Huffman; column 11, lines 62-67), (Kuwamoto; Figure 5, Figure 7, column 2, lines 49-59, column 5, lines 49-59, column 6, lines 5-8);

wherein the memory stores program instructions which are executable by the CPU to:  
generate a request to display a message, wherein the request comprises a requested message code (Kuwamoto; Figure 5, Item 503, column 2, lines 32-34, 45-48);

search the database for a matching entry which matches the requested message code (Kuwamoto; Figure 5, Figure 7, column 2, lines 49-59, column 5, lines 49-59, column 6, lines 5-8);

retrieve the matching entry from the database, wherein the matching entry comprises a matching message text (Kuwamoto; Abstract, column 2, line 60 to column 3, line 24, column 6, line 56 to column 7, line 16); and

display the matching message text corresponding to the requested message code on the display device or display unit, (Kuwamoto; Figure 2, Item 117, column 2, line 60 to column 3, line 24, column 6, line 56 to column 7, line 16) wherein the message text is configured to assist a user in processing an insurance claim using the insurance claims processing program (Huffman; Figures 6, 7, 11, column 2, lines 44-65, column 3, lines 39-41, column 6, lines 26-31, column 7, lines 15-24, 38-44, column 10, lines 41-49, column 11, lines 46-49, column 12, lines 50-53).

The motivations for combining the respective teachings of Huffman and Kuwamoto are as given in the rejection of claim 1 above, and incorporated hererein.

(C) Claim 31 differs from claims 1 and 17 in that it is a carrier medium comprising program instructions rather than a method or a system.

As per claim 31, Huffman and Kuwamoto teach a carrier medium comprising program instructions, wherein the program instructions are executable by a computer system (Huffman; Figure 2, column 4, lines 28-64) to implement a method of:

generating a request to display a message, wherein the request comprises a requested message code (Kuwamoto; Figure 5, Item 503, column 2, lines 32-34, 45-48);

searching a database for a matching entry which matches the requested message code, wherein the database stores a plurality of entries including the matching entry, wherein each entry in the database comprises a message code and a corresponding message text (Kuwamoto; Figure 5, Figure 7, column 2, lines 49-59, column 5, lines 49-59, column 6, lines 5-8);

retrieving the matching entry from the database in response to said searching the database for the matching entry which matches the requested message code, wherein the matching entry comprises a matching message text (Kuwamoto; Abstract, column 2, line 60 to column 3, line 24, column 6, line 56 to column 7, line 16); and

displaying the matching message text corresponding to the requested message code, (Kuwamoto; Figure 2, Item 117, column 2, line 60 to column 3, line 24, column 6, line 56 to column 7, line 16) wherein the message text is configured to assist a user in processing an insurance claim using an insurance claims processing program (Huffman; Figures 6, 7, 11, column 2, lines 44-65, column 3, lines 39-41, column 6, lines 26-31, column 7, lines 15-24, 38-44, column 10, lines 41-49, column 11, lines 46-49, column 12, lines 50-53).

The motivations for combining the respective teachings of Huffman and Kuwamoto are as given in the rejection of claim 1 above, and incorporated herein.

(D) Claim 47 differs from claims 1 and 17 and 31 in that it is a method comprising installing software which generates, searches, retrieves and displays message information rather than a method of generating, searching, retrieving and displaying message information or a system or a carrier medium.

As per claim 47, Huffman and Kuwamoto teach a method comprising:

installing an insurance claims processing program on at least one of a plurality of computer systems operated by an insurance organization (Huffman; Figure 2, column 4, lines 28-64), wherein the insurance claims processing program is configured to assist a user employed by the insurance organization in processing insurance claims (Huffman; Figures 6, 7, 11, column 2, lines 44-65, column 3, lines 39-41, column 6, lines 26-31, column 7, lines 15-24, 38-44, column 10, lines 41-49, column 11, lines 46-49, column 12, lines 50-53); and

installing a message database or message table on at least one of the plurality of computer systems operated by the insurance organization, wherein the message database or message table comprises a plurality of entries, wherein each entry comprises a message code and a corresponding message text (Kuwamoto; Figure 5, Figure 7, column 2, lines 49-59, column 5, lines 49-59, column 6, lines 5-8), and wherein the messages are configured to assist the user in said processing the insurance claims using the insurance claims processing program (Huffman; Figures 6, 7, 11, column 2, lines 44-65, column 3, lines 39-41, column 6, lines 26-31, column 7, lines 15-24, 38-44, column 10, lines 41-49, column 11, lines 46-49, column 12, lines 50-53);

wherein the insurance claims processing program is configured to:

generate a request to display a message, wherein the request comprises a requested message code (Kuwamoto; Figure 5, Item 503, column 2, lines 32-34, 45-48);



search the message database for a matching entry which matches the requested message code (Kuwamoto; Figure 5, Figure 7, column 2, lines 49-59, column 5, lines 49-59, column 6, lines 5-8);

retrieving the matching entry from the message database, wherein the matching entry comprises a matching message text (Kuwamoto; Abstract, column 2, line 60 to column 3, line 24, column 6, line 56 to column 7, line 16); and

display the matching message text on a display device coupled to at least one of the plurality of computer systems (Kuwamoto; Figure 2, Item 117, column 2, line 60 to column 3, line 24, column 6, line 56 to column 7, line 16)..

The motivations for combining the respective teachings of Huffman and Kuwamoto are as given in the rejection of claim 1 above, and incorporated hererein.

(E) As per claims 2-4, 18-20, 32-34, 48-49 Huffman and Kuwamoto teach a method and system and carrier medium as analyzed and disclosed in claims 1, 17, 31 and 47 above, further comprising:

specifying the message text of each entry in the database during an installation or initialization of the insurance claims processing program or application on a computer system (Kuwamoto; Figure 4, Figure 5, column 3, lines 29-54, column 5, lines 30-47, column 8, lines 56-60) and specifying the message text of each entry in the database during an installation or initialization of the database or application on a computer system (Kuwamoto; Figure 4, Figure 5, Figure 10, column 3, lines 29-54, column 5, lines 30-47, column 8, lines 28-42, 56-60) and further comprising updating the message text of each entry in the database by re-installing the

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database on the computer system without re-installing the insurance claims processing program or application on the computer system (Kuwamoto; Figure 14, see at least Item 1431, column 9, lines 45-67, column 10, lines 25-67).

(F) As per claims 9, 16, 25, 30, 39, 46, 56, Huffman and Kuwamoto teach a method and system and carrier medium as analyzed and disclosed in claims 1, 17, 31 and 47 above, wherein each message code comprises a message section and a message code identifier (Kuwamoto; Figure 5, Item 503, Figure 7, column 2, lines 32-34, 45-59, column 5, lines 49-59, column 6, lines 5-8), and wherein each message code comprises a sequence of alphanumeric values (reads on address), wherein each sequence is unique relative to the other sequences (Kuwamoto; Figure 5, Item 503, column 11, lines 59-57)

4. Claims 5, 11-13, 15, 21, 27-29, 35, 41-43, 45, 50, 53-55 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huffman, U.S. Patent Number 5, 870, 711 in view of Kuwamoto et al, U.S. Patent Number 5, 483, 632 as applied to claim 1 above, and further in view of Ertel, U.S. Patent Number 5, 307, 262.

(A) As per claims 5, 21, 35, 50 Huffman and Kuwamoto teach a method and system and carrier medium as analyzed and disclosed in claims 1, 17, 31 and 47 above.

Huffman and Kuwamoto fail to explicitly disclose further comprising:

customizing the message text of one or more entries in the database for a particular insurance organization during an installation of the insurance claims processing program on a computer system.

Ertel teaches customizing the message text of one or more entries in the database for a particular insurance organization during an installation of the insurance claims processing program on a computer system (Ertel; column 13, lines 37-45).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method and system of Huffman and Kuwamoto to include customizing the message text of one or more entries in the database for a particular insurance organization during an installation of the insurance claims processing program on a computer system, as taught by Ertel, with the motivation of managing the process of improving the quality and accuracy of reportable insurance claims data, allowing the analysis of claims data for the purpose of identifying and correcting both case-specific and systematic problems in data quality in the most efficient way possible, making it possible to prioritize individual cases for in-depth review based upon user-defined criteria of importance, automatically routing relevant data quality messages to the appropriate recipient personnel, and providing a method and system to improve the accuracy, completeness, and overall quality of claims data (Ertel; column 5, lines 20-53).

(B) As per claims 11-12, 27-28, 41-42, 53-54, Huffman, Kuwamoto and Ertel teach a method and system and carrier medium as analyzed and disclosed in claims 1, 17, 31 and 47 above, wherein the requested message text comprises information relevant to an estimate of a value of the insurance claim (Ertel; column 6, lines 37-39, column 10, lines 4-7, column 13, lines 5-9, column 15, lines 39-49, column 32, lines 18-21), and wherein the requested message code comprises an injury code which identifies a specific bodily injury or diagnosis, and wherein the requested message text comprises a name of the specific bodily injury or diagnosis (Ertel;

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column 11, lines 25-45, column 12, lines 4-19, 31-45, column 12, line 66 to column 13, line 9, column 25, lines 57-64, column 27, lines 5-7, column 35, lines 5-12).

(C) As per claims 13, 15, 29, 43, 45, 55, Huffman, Kuwamoto and Ertel teach a method and system and carrier medium as analyzed and disclosed in claims 1, 17, 31 and 47 above, wherein the requested message code comprises a treatment or procedure code which identifies a specific injury treatment or procedure, and wherein the requested message text comprises a name of the specific injury treatment (Ertel; column 17, lines 25-49), and wherein said displaying the matching message text corresponding to the requested message code comprises displaying the matching message text on a display device coupled to a computer system (Ertel; column 6, lines 9-22).

5. Claims 6, 22, 36, 51 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huffman, U.S. Patent Number 5, 870, 711 in view of Kuwamoto et al, U.S. Patent Number 5, 483, 632 as applied to claim 1 above, and further in view of Winans, U.S. Patent Number 5, 307, 265.

(A) As per claims 6, 22, 36, 51, Huffman and Kuwamoto teach a method and system and carrier medium as analyzed and disclosed in claims 1, 17, 31 and 47 above.

Huffman and Kuwamoto fail to explicitly disclose wherein the message text of one or more entries in the database is localized for use in a particular geographical location.

Winans teaches wherein the message text of one or more entries in the database is localized for use in a particular geographical location (Winans; Figures 4A, 4B, 5A, 5B, 6B, Items 10, 11, 12, 13, column 3, lines 11-22).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Huffman and Kuwamoto to include wherein the message text of one or more entries in the database is localized for use in a particular geographical location, as taught by Winans, with the motivation of configuring each installation to be sensitive only to the language needs of users entering the network at its local site, making it appear to each user in the network that every node in the network speaks his or her language--i.e. as though the entire network were a single system, and in this way optimizing the user-friendliness of the product for both end users and installations, and minimizing the amount of data that must be transmitted through the network to effect program-to-user communications (Winans; Abstract, column 2, lines 18-26).

6. Claims 7-8, 23-24, 37-38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huffman, U.S. Patent Number 5, 870, 711 in view of Kuwamoto et al, U.S. Patent Number 5, 483, 632 as applied to claim 1 above, and further in view of McGauley, U.S. Patent Number 5, 899, 998.

(A) As per claims 7-8, 23-24, 37-38, Huffman and Kuwamoto teach a method and system and carrier medium as analyzed and disclosed in claims 1, 17, 31 and 47 above.

Huffman and Kuwamoto fail to explicitly disclose wherein the database comprises a relational database, and wherein the database comprises an object-oriented database.

McGauley teaches wherein the database comprises a relational database (McGauley; Figure 6, Item 154, column 7, lines 7-14, 20-38) and wherein the database comprises an object-oriented database (McGauley; Figure 6, Item 152, Abstract, column 1, lines 29-35, column 7, lines 7-14, 20-38).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Huffman and Kuwamoto to include wherein the database comprises a relational database, and wherein the database comprises an object-oriented database, as taught by McGauley, with the motivation of utilizing two types of databases in common use, both collections of data and software programs, to establish, route, organize, store and update information of a plurality of users (McGauley; column 1, lines 29-35).

7. Claims 10, 14, 26, 40, 44, 52 are rejected under 35 U.S.C. 103(a) as being unpatentable over Huffman, U.S. Patent Number 5, 870, 711 in view of Kuwamoto et al, U.S. Patent Number 5, 483, 632 as applied to claim 1 above, and further in view of Abbruzzese, U.S. Patent Number 5, 557, 515.

(A) As per claims 10, 26, 40, 52, Huffman and Kuwamoto teach a method and system and carrier medium as analyzed and disclosed in claims 1, 17, 31 and 47 above.

Huffman and Kuwamoto fail to explicitly disclose wherein the insurance claim comprises a bodily injury claim, and wherein said processing the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value.

Abbruzzese teaches wherein the insurance claim comprises a bodily injury claim, and wherein said processing the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value (Abbruzzese; column 24, line 52 to column 25, line 12, Tables XII and XVI (columns 27-28 and 31 respectively), column 43, lines 45-49, column 138, lines 55-58).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Huffman and Kuwamoto to include wherein the insurance claim comprises a bodily injury claim, and wherein said processing the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value, as taught by Abbruzzese, with the motivation of minimizing the time to prepare and complete all insurance forms, letters, reports and checks in processing insurance claims, reducing or eliminating paper in the maintenance of records in processing work, electronically capturing all physical documentation for the processing of claims, enabling them to be readily stored and retrieved, electronically associating substantiating documentation with all payment transactions undertaken through a computerized work management system enabling them to be readily stored and retrieved (Abbruzzese; column 2, lines 35-46).

(B) As per claims 14, 44, Huffman, Kuwamoto and Abbruzzese teach a method and carrier medium as analyzed and disclosed in claims 1 and 31 above, wherein said displaying the

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matching message text corresponding to the requested message code comprises the insurance claims processing program displaying the matching message text corresponding to the requested message code (Abbruzzese; column 137, lines 48-49).

### ***Conclusion***

8. The prior art made of record and not relied upon is considered pertinent to Applicant's disclosure. The cited but not applied references Burks et al, U.S. Patent Number 5, 644, 778 and the article teach the environment of utilizing message databases to assist in insurance claims processing.

Burks et al, U.S. Patent Number 5, 644, 778, teaches a medical transaction system that permits healthcare providers to communicate with payers and financial institutions, including insurance claims processing.

Medisoft Insurance Claims Software Website. May 10, 2000. [Retrieved on January 10, 2003] Retrieved from Internet. URL:

<<http://web.archive.org/web/20000510094549/http://www.medisoft.com/>>.

9. Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks**

**Washington D.C. 20231**



or faxed to: **(703) 305-7687.**

For informal or draft communications, please label  
"PROPOSED" or "DRAFT" on the front page of the  
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2451 Crystal Drive, Arlington, VA, Seventh Floor (Receptionist).

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Natalie A. Pass whose telephone number is (703) 305-3980. The examiner can normally be reached on Monday through Thursday from 9:00 AM to 6:30 PM. The examiner can also be reached on alternate Fridays.

11. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached at (703) 305-9588. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Receptionist whose telephone number is (703) 308-1113.



Natalie A. Pass

January 10, 2003



**DINH X. NGUYEN**  
**PRIMARY EXAMINER**